

Information to identify the case:

Debtor 1	Behar Leka	Social Security number or ITIN xxx-xx-8933
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Shpresa Q Leka	Social Security number or ITIN xxx-xx-8905
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-11265-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Behar Leka
aka Joe Leka

Shpresa Q Leka
aka Shpresa Leka

7/6/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Behar Leka
Shpresa Q Leka
Debtors

Case No. 17-11265-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 113

Date Rcvd: Jul 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2020.

db/jdb +Behar Leka, Shpresa Q Leka, 346 Changebridge Rd., Pine Brook, NJ 07058-9714
cr +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180
cr +Community Bank of Bergen County, NJ, 18 Railroad Avenue, Rochelle Park, NJ 07662-4105
516603498 +A-1 Collections Services, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717
516603503 Advanced Vascular Associates, 131 Madison Avenue, 2nd Floor, Morristown, NJ 07960-7360
516603506 +Atlantic Medical Group, PO Box 416457, Boston, MA 02241-6457
516603508 Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101
516603512 +Berman and Rabin, PA, 15280 Metcalf Avenue, Overland Park, KS 66223-2811
516603522 +CCS/First National Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
516603523 +CMRE Financial Services, Inc., 3075 Imperial Highway #200, Brea, CA 92821-6753
516603513 Capital Management Services, LLP, 698 1/2 North Ogden Street, Buffalo, NY 14206-2317
516603514 #Capital One Bank, Attn: Walter Kavanagh, SCP Officer, PO Box 1702, Morristown, NJ 07962-1702
516603520 Cardiovascular Healthcare Consultants, PO Box 3411, Peoria, IL 61612-3411
516603526 +Community Bank of Bergen County, 18 Railroad Avenue, Rochelle Park, NJ 07662-4105
516603527 +Core Recovery, Inc., 315 Ridgedale Ave., #126, PO Box 126, East Hanover, NJ 07936-0126
516603529 +Credit One Bank, Attn: Faloni & Associates, LLC, 165 Passaic Ave., Ste. 301B, Fairfield, NJ 07004-3592
516603530 David Krausse, DPM, LLC, 170 Route 31, Flemington, NJ 08822-5756
516603531 Denville Diagnostics Imaging and Open MR, 161 East Main Street, Denville, NJ 07834-2647
516603533 +Ditech Financial, 1100 Virginia Dr #100A, Fort Washington, PA 19034-3277
516603536 +Emergency Medical Associates, Attn: B & B Collections, Inc., PO Box 2137, Toms River, NJ 08754-2137
516603535 #+Emergency Medical Associates, P.O. Box 717, Livingston, NJ 07039-0717
516603538 Encore Receivables Management, 400 N. Rogers Rd., PO Box 3330, Olathe, KS 66063-3330
516603537 +Encore Receivables Management, PO Box 3330, Olathe, KS 66063-3330
516603544 +Four Points, PO Box 662, Dover, NJ 07802-0662
516603549 HSBC Card Service, PO Box 71104, Charlotte, NC 28272-1104
516603547 Horizon BCBS of NJ, PO Box 10193, Newark, NJ 07101-3117
516603550 +Hunterdon Cardiology, 3 Minneakoning Rd., Flemington, NJ 08822-5726
516603551 +Hunterdon Endosurgery Center, 1100 Westcott Dr., Ste. 206, Flemington, NJ 08822-4600
516603554 +Hunterdon Gastroenterology Associates, 1100 Wescott Dr., Ste. 206, Flemington, NJ 08822-4600
516603553 Hunterdon Gastroenterology Associates, Attn: Sav-It Collection, PO Box 250, East Brunswick, NJ 08816-0250
516603552 Hunterdon Gastroenterology Associates, Attn: Pressler and Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020
516603555 +Hunterdon Medical Center, 2100 Wescott Dr., Flemington, NJ 08822-4604
516603557 #+Hy Cite Corporation, 333 Holtzman Rd, Madison, WI 53713-2109
516603558 Hy Cite Finance, PO Box 2904, Milwaukee, WI 53201-2904
516603561 Imaging Subspecialists of North Jersey, PO Box 3607, Evansville, IN 47735-3607
516642896 +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516603565 Kubota Credit Corporation, 4400 Amon Carter Blvd St, Fort Worth, TX 76155
518810082 +Kubota Credit Corporation, PO Box 2313, Carol Stream, IL 60132-2313
516603566 +Lake View Dental Associates, Inc., 146 Parsippany Rd., Parsippany, NJ 07054-4708
516603569 +Lyons, Doughty & Veldhuis, 136 Gaither Dr., Ste. 100, PO Box 1269, Mount Laurel, NJ 08054-7269
516603574 +***MORRIS IMAGING ASSOCIATES, PA, PO BOX 4238, PORTSMOUTH NH 03802-4238
(address filed with court: Morris Imaging Associates, PA, PO Box 6750, Portsmouth, NH 03802-6750)
516603570 +Michael Harrison, Esq., 3155 Route 10 East, Ste. 112, Denville, NJ 07834-3430
516863407 Montclair Radiology, c/o CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
516603575 +Morristown EMA, PO Box 417442, Boston, MA 02241-7442
516603577 +Morristown Medical Center, 100 Madison Avenue, Morristown, NJ 07960-6136
516603579 +Parsippany Family Dental, PA, 758 Route 46, Parsippany, NJ 07054-3401
516603581 #+Pella, 4 Dedrick Place, Caldwell, NJ 07006-6303
516603582 +Pella Window, PO Box 94498, Las Vegas, NV 89193-4498
516603583 +Pella Windows, Attn: Rothbard, Rothbard, Kohn & Kellar, 50 Park Place, Ste. 1228, Newark, NJ 07102-4307
516650593 +Pella Windows & Doors, c/o Rothbard, Rothbard, Kohn & Kellar, 50 Park Place, Suite 1228, Newark, NJ 07102-4307
516603589 +Practice Associates Medical Group, PO Box 416457, Boston, MA 02241-6457
516603590 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516603591 +Region Energy, 15 Richboyneton Rd, Dover, NJ 07801-2649
516603597 +The Neuroscience Center of New Jersey, 310 Madison Ave., Ste. 120, Morristown, NJ 07960-6967
516603598 The Neuroscience Center of Northern NJ, 310 Madision Ave., Ste. 120, Morristown, NJ 07960-6967
516603599 +Vanguard Medical Group, 700 Route 46 East, Ste. 450, Fairfield, NJ 07004-1583

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 07 2020 00:32:47 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 07 2020 00:32:45 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516603497 E-mail/Text: mpieslak@trafgroup.org Jul 07 2020 00:33:21 A-1 Collection Service,
PO Box 6009, Lawrenceville, NJ 08648-0009
516603505 EDI: ARSN.COM Jul 07 2020 03:43:00 ARS National Services, Inc., PO Box 469046,
Escondido, CA 92046-9046
516603502 E-mail/Text: mreed@affcollections.com Jul 07 2020 00:32:50 Accurate Collection Services,
17 Prospect Street, Morristown, NJ 07960-6862
516603510 +EDI: TSYS2.COM Jul 07 2020 03:43:00 Barclays Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803
516603515 EDI: CAPITALONE.COM Jul 07 2020 03:43:00 Capital One Bank USA NA, 15000 Capital One Dr,
Richmond, VA 23238
516603521 +EDI: WFNNB.COM Jul 07 2020 03:43:00 CB/Victoria Secret, PO Box 182789,
Columbus, OH 43218-2789
516661749 EDI: CAPITALONE.COM Jul 07 2020 03:43:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
516603524 EDI: WFNNB.COM Jul 07 2020 03:43:00 Comenity Bank, PO Box 182273,
Jeffersonville, OH 43128-2273
516780208 +EDI: WFNNB.COM Jul 07 2020 03:43:00 Comenity Capital Bank/Paypal Credit,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516603528 +E-mail/PDF: creditonbknotifications@resurgent.com Jul 07 2020 00:37:53 Credit One Bank,
PO Box 60500, City Of Industry, CA 91716-0500
516603532 EDI: DISCOVER.COM Jul 07 2020 03:43:00 Discover Financial Services, LLC, PO Box 15316,
Wilmington, DE 19850
516612433 EDI: DISCOVER.COM Jul 07 2020 03:43:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
516603534 +EDI: CBSAMERIMARK Jul 07 2020 03:43:00 Dr Leonards, PO Box 2845, Monroe, WI 53566-8045
516656537 EDI: FORD.COM Jul 07 2020 03:43:00 Ford Motor Credit Company, LLC, PO Box 62180,
Colorado Springs, CO 80962
516603539 +E-mail/Text: data_processing@fin-rec.com Jul 07 2020 00:32:14 Financial Recovery Services,
PO Box 385908, Minneapolis, MN 55438-5908
516603540 EDI: BLUESTEM Jul 07 2020 03:43:00 Fingerhut Advantage, PO Box 166,
Newark, NJ 07101-0166
516603541 EDI: FORD.COM Jul 07 2020 03:43:00 Ford Motor Company, PO Box 6508, Mesa, AZ 85216-6508
516603543 EDI: FORD.COM Jul 07 2020 03:43:00 Ford Motor Credit, PO Box 3076, Columbia, MD 21045
516603542 +EDI: FORD.COM Jul 07 2020 03:43:00 Ford Motor Credit, PO Box Box 542000,
Omaha, NE 68154-8000
516603546 EDI: BLUESTEM Jul 07 2020 03:43:00 Gettington.com, PO box 166, Newark, NJ 07101-0166
516603560 EDI: IIC9.COM Jul 07 2020 03:43:00 I.C. Systems, 444 Highway 96 East, PO Box 64378,
Saint Paul, MN 55164-0378
516603559 +EDI: IIC9.COM Jul 07 2020 03:43:00 I.C. Systems, PO Box 64378,
Saint Paul, MN 55164-0378
516603562 EDI: JEFFERSONCAP.COM Jul 07 2020 03:43:00 Jefferson Capital Systems, 16 Mcleland Rd,
Saint Cloud, MN 56303
516802414 EDI: JEFFERSONCAP.COM Jul 07 2020 03:43:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
516603564 +E-mail/Text: bncnotices@becket-lee.com Jul 07 2020 00:31:52 Kohls/Capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516603567 EDI: LTDFINANCIAL.COM Jul 07 2020 03:43:00 LTD Financial Services,
7322 Southwest Freeeway, Suite 1600, Houston, TX 77074
516709875 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 07 2020 00:38:02
LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516603568 +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 07 2020 00:37:25 Lvnv Funding, LLC,
PO Box 10497, Greenville, SC 29603-0497
516809149 +EDI: MID8.COM Jul 07 2020 03:43:00 MIDLAND FUNDING LLC, PO BOX 2011,
WARREN, MI 48090-2011
516603571 +EDI: MID8.COM Jul 07 2020 03:43:00 Midland Funding, 2365 Northside Drive, Ste. 30,
San Diego, CA 92108-2709
516603572 E-mail/Text: billing@montrad.net Jul 07 2020 00:31:46 Montclair Radiology Associates,
777 Passaic Ave., Ste. 360, Clifton, NJ 07012-1800
516603573 +EDI: CBS7AVE Jul 07 2020 03:43:00 Montgomery Ward, 3650 Milwaukee Street,
Madison, WI 53714-2304
516603578 EDI: WFNNB.COM Jul 07 2020 03:43:00 Overstock, PO Box 659707,
San Antonio, TX 78265-9707
516603585 EDI: PRA.COM Jul 07 2020 03:43:00 Portfolio Recovery, 120 Corporate Blvd.,
Norfolk, VA 23502
516603584 EDI: PRA.COM Jul 07 2020 03:43:00 Portfolio Recovery, 120 Corporate Blvd., Ste. 1,
Norfolk, VA 23502
516603586 EDI: PRA.COM Jul 07 2020 03:43:00 Portfolio Recovery Associates,
120 Corporate Blvd., Ste. 1, Norfolk, VA 23502
516851074 EDI: PRA.COM Jul 07 2020 03:43:00 Portfolio Recovery Associates, LLC,
C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541

District/off: 0312-2

User: admin
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516854718 EDI: PRA.COM Jul 07 2020 03:43:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
POB 41067, Norfolk VA 23541
516850974 EDI: PRA.COM Jul 07 2020 03:43:00 Portfolio Recovery Associates, LLC,
c/o Victorias Secret, POB 41067, Norfolk VA 23541
516850991 EDI: PRA.COM Jul 07 2020 03:43:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,
POB 41067, Norfolk VA 23541
516603580 EDI: RMSC.COM Jul 07 2020 03:43:00 Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
516676404 EDI: Q3G.COM Jul 07 2020 03:43:00 Quantum3 Group LLC as agent for,
Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
518136028 +E-mail/Text: bncmail@w-legal.com Jul 07 2020 00:32:56 SYNCHRONY BANK,
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121,
SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
518136027 +E-mail/Text: bncmail@w-legal.com Jul 07 2020 00:32:56 SYNCHRONY BANK,
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516603592 +E-mail/Text: bankruptcy@savit.com Jul 07 2020 00:33:32 Sa-vit Collection Agency,
46 W Ferris St, East Brunswick, NJ 08816-2159
516603593 +EDI: RMSC.COM Jul 07 2020 03:43:00 Syncb/Care Credit, 950 Forrer Blvd,
Kettering, OH 45420-1469
516603594 EDI: RMSC.COM Jul 07 2020 03:43:00 Synchrony Bank, PO box 960061,
Orlando, FL 32896-0061
516603595 EDI: RMSC.COM Jul 07 2020 03:43:00 Syncrony Bank, PO Box 960061, Orlando, FL 32896-0061
516780254 +E-mail/Text: bncmail@w-legal.com Jul 07 2020 00:32:56 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516603596 +EDI: WTRRNBNBANK.COM Jul 07 2020 03:43:00 Td Bank Usa/Targetcred, PO Box 673,
Minneapolis, MN 55440-0673
516603600 +E-mail/Text: collect@williamsalexander.com Jul 07 2020 00:32:12 Waassociates,
1479 Route 23 South, Wayne, NJ 07470-7507
516603601 +EDI: BLUESTEM Jul 07 2020 03:43:00 Webbank/Gettington, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820
516739903 EDI: WFFC.COM Jul 07 2020 03:43:00 Wells Fargo Bank, N.A., PO Box 10438,
Des Moines, IA 50306-0438
516603602 EDI: WFFC.COM Jul 07 2020 03:43:00 Wells Fargo Financial National Bank, PO Box 660553,
Dallas, TX 75266-0553
516603603 +E-mail/Text: collect@williamsalexander.com Jul 07 2020 00:32:12 Williams Alexander & Asspcoates, 1479 Route 23 South, Wayne, NJ 07470-7507
TOTAL: 57

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516603499* +A-1 Collections Services, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717
516603500* +A-1 Collections Services, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717
516603501* +A-1 Collections Services, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717
516603509* Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101
516603507* +Atlantic Medical Group, PO Box 416457, Boston, MA 02241-6457
516603511* +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
516603516* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank USA NA, 15000 Capital One Dr,
Richmond, VA 23238)
516603517* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank USA NA, 15000 Capital One Dr,
Richmond, VA 23238)
516603518* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank USA NA, 15000 Capital One Dr,
Richmond, VA 23238)
516603519* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank USA NA, 15000 Capital One Dr,
Richmond, VA 23238)
516603525* Comenity Bank, PO Box 182273, Jeffersonville, OH 43128-2273
516603556* +Hunterdon Medical Center, 2100 Wescott Dr., Flemington, NJ 08822-4604
516603563* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems, 16 Mcleland Rd,
Saint Cloud, MN 56303)
516603576* +Morristown EMA, PO Box 417442, Boston, MA 02241-7442
516603587* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd., Ste. 1,
Norfolk, VA 23502)
516603588* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd., Ste. 1,
Norfolk, VA 23502)
516603496 ###A-1 Collection Agency, 101 Growers Mill Road, Suite 303, Trenton, NJ 08648-4706
516603504 ###All Star Physical Therapy, PA, 1140 Bloomfield Avenue, Ste. 100, Caldwell, NJ 07006-7126
516603545 ###Getler and Gomes, PC, Two Executive Blvd., Ste. 305, Suffern, NY 10901-8219
516603548 ###Horizon Blue Cross Blue Shield of NJ, PO Box 10193, Newark, NJ 07101-3117
TOTALS: 0, * 16, ## 4

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Kubota dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Herbert B. Raymond on behalf of Debtor Behar Leka herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com
Herbert B. Raymond on behalf of Joint Debtor Shpresa Q Leka herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com
Janine A. Getler on behalf of Creditor Community Bank of Bergen County, NJ jgetler@ggpclaw.com, mstoll@ggpclaw.com;akrane@ggpclaw.com
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor Kubota kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8